

Atty. Docket No. DE9-1999-0077  
(590.161)

**REMARKS**

The fact that October 15, 2005, fell on a Saturday ensures that this paper is timely filed within two months of the mailing date of the outstanding Office Action as of today, Monday, October 17, 2005, the next succeeding day which is not a Saturday or Sunday.

Applicants and the undersigned are most grateful for the time and effort accorded the instant application by the Examiner. The Office is respectfully requested to reconsider the rejections present in the outstanding Office Action in light of the following remarks.

Claims 1-17 were pending in the instant application at the time of the outstanding Office Action. Of these claims, claims 1, 10, and 12 are independent claims; the remaining claims are dependent claims. All of the outstanding claims were rejected by the Office Action, dated August 15, 2005, and the rejection made final.

Specifically, Claims 1-5, 8, 9, and 15 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Kravitz, U.S. Patent No. 6,029,150, in view of Herlin et al., U.S. Patent No. 6,023,689. Claims 16 and 17 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Kravitz in view of Herlin et al. and in further view of Ritter, U.S. 2002/0111164. Claims 6, 7, and 10-13 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Kravitz in view of Herlin et al. and in further view of Martino, U.S. Patent No. 6,574,314. Finally, claim 14 stands rejected under 35 U.S.C. §103(a) as being unpatentable over Kravitz in view of Herlin et al. and Martino and in further view of

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Fitzgerald et al., E.P.O. No. 0940783. Reconsideration and withdrawal of the  
aforementioned rejections is respectfully requested.

Independent claims 1, 10, and 12 have been amended to recite, *inter alia*,  
“[w]herein the customer is identified as being authorized to give a money transfer order  
using a subscriber identification module (SIM)...”. (Claim 1) Claims 18-23 are newly  
added claims directed toward further novel aspects of the presently claimed invention.  
Namely, dependent claims 18 and 21 recite, wherein said receipt of payment includes an  
encrypted digital signature of the payment provider. Claims 19 and 22 recite the further  
step of confirming the encrypted digital signature by a confirmation center. Claims 20  
and 23 recite, wherein said electronic communication device is a personal computer and,  
finally, claims 2, 9, 15, and 17 have been canceled. The Applicants intend no change in  
the scope of the claims by the changes made by these amendments. It should also be  
noted that these amendments are not in acquiescence of the Office's position on the  
allowability of the claims, but merely to expedite prosecution.

The six newly added claims are directed toward three distinct and novel elements  
of the present invention that are not taught or suggested in any of the cited prior art.  
Namely, none of the prior art cited discloses the use of an encrypted signature receipt  
issued by a payment provider. Furthermore, the prior art cited does not disclose the step  
of confirming the encrypted signature by a confirmation center. None of the cited prior  
art provides for the use of a subscriber identification module (SIM) in an electronic  
communication device that is a personal computer. At most, one might argue, the prior  
art discloses the use of a SIM in connection with mobile electronic communication

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devices. The use of SIM in a non-mobile device like a personal computer, however, is purely novel.

Since rejections based upon anticipation or obviousness require, at minimum, the disclosure of all of the elements of the invention to which the art is applied any such rejection based on the art of record applied to the presently amended claims would be improper. Therefore, the Applicants submit the present claims are immediately allowable. In light of the above discussion, Applicants also submit the present invention as described by the amended claims are patentable over Kravitz in view of Martino; Herlin et al.; Fitzgerald et al.; and Ritter either individually or in combination with one another.

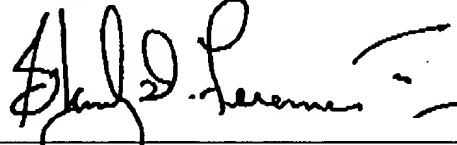
Any further discussion in support of non-obviousness at this time is superfluous in view of the present amendments. Applicants, however, respectfully traverse the obviousness rejections as applied in the outstanding Office Action and are fully prepared to provide further argument in support of the Applicants' position should the need so arise. In addition, the "prior art made of record" has been reviewed. Applicants acknowledge that such prior art was not deemed by the Office to be sufficiently relevant as to have been applied against the claims of the instant application. To the extent that the Office may apply such prior art against the claims in the future, Applicants will be fully prepared to respond thereto.

In summary, it is respectfully submitted that the instant application, including Claims 1, 3-8, 12-14, 16, and 18-21, is presently in condition for allowance. Notice to the

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effect is hereby earnestly solicited. If there are any further issues in this application, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,



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